

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

CIELO ANGELA ROMAN AYALA

02-00726

CASE NUM.:

CHAPTER 13

Debtor (s)

U.S. L. FOR THE DISTRICT OF PUERTO RICO  
2002 JAN 25 PM 1:19

RECEIVED AND FILED  
CASHIER 1

**NOTICE OF FILING PETITION IN BANKRUPTCY UNDER CHAPTER 13  
AND OF AUTOMATIC STAY OF SUITS**

You are hereby notified that the above named Debtor has filed a petition under Chapter 13 of Title 11 United States Code on JAN 25 2002.

Pursuant to the provisions of 11 USC 362, the filing of the petition by the above-named debtor operates as a stay of the commencement or continuation of any court or other proceeding against the debtor, of the enforcement of any judgment against him, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtor, and of any court proceeding commenced for the purpose of rehabilitation of the debtor or the liquidation of his estate.

You are further notified that under Bankruptcy Code, 11 USC 1301, a creditor may not act, or commence or continue any civil action, to collect all or any part of a consumer debt of the debtor from any individual that is liable of such debt with the debtor.

This notice is sent to you by order of the United States Bankruptcy Judge.

San Juan, Puerto Rico, this

JAN 25 2002



CELESTINO MATTA MENDEZ, CLERK  
UNITED STATES BANKRUPTCY COURT

by: 

726 (5)

**United States Bankruptcy Court**  
**District of Puerto Rico**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>ROMAN AYALA, CIELO ANGELA</b>	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>101-46-5793</b>	Soc. Sec./Tax I.D. No. (if more than one, state all): <b>02700726</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>URB. JARDINES DE TOA ALTA CALLE 1 #7 TOA ALTA PR 00953</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <b>TOA ALTA PR</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>SAME</b>	Mailing Address of Joint Debtor (if different from street address):

**Information Regarding the Debtor (Check the Applicable Boxes)**

**VENUE** (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

Individual(s)       Railroad  
 Corporation       Stockbroker  
 Partnership       Commodity Broker  
 Other \_\_\_\_\_

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

Chapter 7       Chapter 11       Chapter 13  
 Chapter 9       Chapter 12  
 Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts** (Check one box)

Consumer/Non-Business       Business

**Filing Fee** (Check one box)

Full Filing Fee Attached  
 Filing Fee to be paid in installments (Applicable to individuals only)  
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  
 Rule 1006(b). See Official Form No. 3.

**Chapter 11 Small Business** (Check all boxes that apply)

Debtor is a small business as defined in 11 U.S.C. § 101  
 Debtor is and elects to be considered a small business under  
 11 U.S.C. § 1121(e) (Optional)

**Statistical/Administrative Information** (Estimates only)

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors      **1-15**      **16-49**      **50-99**      **100-199**      **200-999**      **1000-over**

**Estimated Assets**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Estimated Debts**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

U.S. BANKRUPTCY COURT  
 FOR THE DISTRICT OF  
 PUERTO RICO  
 REC'D. JUN 25 PM 1:19  
 33-20300  
 RECEIVED AND FILED  
 RELIEF ORDERED

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

CIELO ANGELA ROMAN AYALA

Page 2

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

SAN JUAN PR	95-07467 GAC	DIC. 12 1995
SAN JUAN PR	97-13112 SEK	NOV. 7, 1997

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

SAN JUAN PR 99-14174 SEK Case Number: OCT 13, 1999

Date Filed:

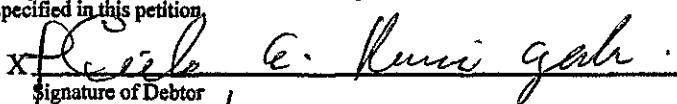
District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.



Signature of Debtor



Signature of Joint Debtor

Telephone Number (If not represented by attorney)

9/5/01

Date

**Signature of Attorney**


JOSE M. GONZALEZ CINTRON ESO.

Printed Name of Attorney for Debtor(s)

**GONZALEZ CINTRON LAW OFFICES**

Firm Name

URB. LA MERCED # 379 RAFAL LAMAR

Address

HATO REY PR 00918

Telephone Number

9/5/01

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10 Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.
 **Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he/she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.



Signature of Attorney for Debtor(s)

Date

9/5/01

**Signature(s) of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Not Applicable

Printed Name of Bankruptcy Petition Preparer

Not Applicable

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X Not Applicable

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

JOSE M. GONZALEZ CINTRON ESQ. 201112  
GONZALEZ CINTRON LAW OFFICES  
URB. LA MERCED  
#379 RAFAEL LAMAR  
HATO REY PR 00918

Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT  
District of Puerto Rico

In Re:

Debtor: **CIELO ANGELA ROMAN A YALA**  
Social Security Number: **101-46-5793**

Case No:  
Chapter 13

Numbered Listing of Creditors

Creditor name and mailing address	Category of Claim	Amount of Claim
1. ERASMO MALDONADO	Secured Claims	\$ 6,000.00
2. FARMERS HOME ADMINISTRATION CENTRALIZED SERVICING USDA PO BOX 66879 ST LOUIS MO 63166	Secured Claims	\$ 85,300.00
3. DEPARTMENT OF TREASURY PO BOX 9024140 SAN JUAN PR 00902-4140	Priority Claims	\$ 300.00
4. MUEBLERIAS BERRIOS PO BOX 674 CIDRA PR 00739-0674	Unsecured Claims	\$ 475.17
5. AEE PO BOX 363508 SAN JUAN PR 00936-3508	Unsecured Claims	\$ 3,880.60

**United States Bankruptcy Court  
District of Puerto Rico**

In re **CIELO ANGELA ROMAN AYALA**  
**101-46-5793**

Case No.  
Chapter **13**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 90,000.00		
B - Personal Property	YES	3	\$ 2,300.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 91,300.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 300.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 4,355.77	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 710.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 510.00
Total Number of sheets in ALL Schedules ➤		13			
Total Assets ➤			\$ 92,300.00		
				Total Liabilities ➤	\$ 95,955.77

In re: CIELO ANGELA ROMAN AYALA  
101-46-5793

Case No.

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
HOUSE & LOT LOCATED AT URB. JARDINES DE TOA ALTA , TOA ALTA PR	RESIDENCE		\$ 90,000.00	\$ 85,300.00
Total ➤			\$ 90,000.00	

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE & HOUSE EQUIPMENT IN DEBTOR'S POSSESSION		2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHES IN DEBTOR'S POSSESSION		300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent; death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
		Total >		\$ 2,300.00

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
CLOTHES IN DEBTOR'S POSSESSION	11 USC § 522(d)(5)	300.00	300.00
FURNITURE & HOUSE EQUIPMENT IN DEBTOR'S POSSESSION	11 USC § 522(d)(3)	2,000.00	2,000.00
HOUSE & LOT LOCATED AT URB. JARDINES DE TOA ALTA , TOA ALTA PR	11 USC § 522(d)(1)	4,700.00	90,000.00

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report in this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.						\$ 6,000.00	\$ 0.00
ERASMO MALDONADO		SECURITY AGREEMENT					
		VALUE \$ 0.00					
ACCOUNT NO. 0007238447						\$ 85,300.00	\$ 0.00
FARMERS HOME ADMINISTRATION CENTRALIZED SERVICING USDA PO BOX 66879 ST LOUIS MO 63166		Mortgage HOUSE & LOT LOCATED AT URB. JARDINES DE TOA ALTA , TOA ALTA PR					
		VALUE \$ 90,000.00					

Subtotal  
(Total of this page) > \$91,300.00  
Total > \$91,300.00

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding secured claims to report in this Schedule E.

### TYPES OF PRIORITY CLAIMS

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$1,800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority: Taxes and Certain Other Debts Owed to Government

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODETOR	HUSBAND, WIFE/P JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 19991013							\$ 300.00	\$ 300.00
DEPARTMENT OF TREASURY PO BOX 9024140 SAN JUAN PR 00902-4140			TAXES					

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report in this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0250200893003  AEE PO BOX 363508 SAN JUAN PR 00936-3508		SERVICES				\$ 3,880.60
ACCOUNT NO. 1302859501  MUEBLERIAS BERRIOS PO BOX 674 CIDRA PR 00739-0674		CREDIT PURCHASES				\$ 475.17

Subtotal  
(Total of this page) ▶

\$4,355.77

Total ▶

\$4,355.77

In re: CIELO ANGELA ROMAN AYALA  
101-46-5793

Case No.

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re: CIELO ANGELA ROMAN AYALA  
101-46-5793

Case No.

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: SINGLE	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age:	NAMES	AGE	RELATIONSHIP
Spouse's Age: None			
EMPLOYMENT:	DEBTOR		SPOUSE
Occupation	CLERCK		
How long employed	1 YEAR		
Name and Address of Employer	GOBIERNO MUNICIPAL DE TOA BAJA		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rata if not paid monthly.)

\$ 782.00	\$ 0.00
-----------	---------

Estimated monthly overtime

\$ 0.00	\$ 0.00
---------	---------

SUBTOTAL

\$ 782.00	\$ 0.00
-----------	---------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 60.00	\$ 0.00
----------	---------

b. Insurance

\$ 12.00	\$ 0.00
----------	---------

c. Union dues

\$ 0.00	\$ 0.00
---------	---------

d. Other (Specify) \_\_\_\_\_

\$	\$
----	----

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 72.00	\$ 0.00
----------	---------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 710.00	\$ 0.00
-----------	---------

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ 0.00	\$ 0.00
---------	---------

Social security or other government assistance

\$ 0.00	\$ 0.00
---------	---------

(Specify) \_\_\_\_\_

\$ 0.00	\$ 0.00
---------	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

\$	\$
----	----

(Specify) \_\_\_\_\_

TOTAL MONTHLY INCOME

\$ 710.00	\$ 0.00
-----------	---------

TOTAL COMBINED MONTHLY INCOME \$ 710.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

None

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	130.00
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>		
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel	\$	40.00
Water and sewer	\$	30.00
Telephone	\$	0.00
Other	\$	
Home Maintenance (Repairs and upkeep)	\$	0.00
Food	\$	150.00
Clothing	\$	40.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	20.00
Transportation (not including car payments)	\$	80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other	\$	
Alimony, maintenance or support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other	\$	
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	\$	<b>510.00</b>
<b>(FOR CHAPTER 12 AND 13 DEBTORS ONLY)</b>		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	710.00
B. Total projected monthly expenses	\$	510.00
C. Excess income (A minus B)	\$	200.00
D. Total amount to be paid into plan	\$	200.00
	Monthly (interval)	

In re:

Case No.

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 9/5/01

Signature

Rich C. Brown Jr.

Date: \_\_\_\_\_

Signature

\_\_\_\_\_

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

**UNITED STATES BANKRUPTCY COURT**

District of Puerto Rico

In re: **CIELO ANGELA ROMAN AYALA**  
**101-46-5793**

Case No. \_\_\_\_\_  
Chapter **13**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
\$ 0.00	EMPLOYMENT	2000

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

**3. Payments to creditors**

None  a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 5. Repossessions, foreclosures and returns

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 6. Assignments and receiverships

None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 7. Gifts

None  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 8. Losses

None  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

---

## 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 12. Safe deposit boxes

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 13. Setoffs

None  List all setoffs made by any creditor, including a bank, against a debtor or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 14. Property held for another person

None  List all property owned by another person that the debtor holds or controls.

---

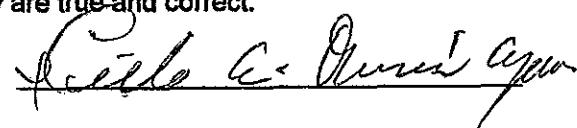
## 15. Prior address of debtor

None  If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separated address of either spouse.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 9/5/01

Signature



Date \_\_\_\_\_

Signature \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
District of Puerto Rico

In re: CIELO ANGELA ROMAN AYALA  
101-46-5793  
Debtor

Case No.  
Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above mentioned debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 1,500.00
Prior to the filing of this statement I have received	\$ 0.00
Balance Due	\$ 1,500.00

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code;
- b) Preparation and filing of any petition, schedule, statement of affairs, and other documents required by the court;
- c) Representation of the debtor(s) at the meeting of creditors, confirmation hearing and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) (Other provisions as needed)

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or agreement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 9/5/01

  
JOSE M. GONZALEZ CINTRON ESQ. Bar No. 201112  
GONZALEZ CINTRON LAW OFFICES  
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT  
District of Puerto Rico

In re:

Case No. \_\_\_\_\_  
Chapter \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 2 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:

9/5/01

Signed:

JOSE M. GONZALEZ-CINTRON ESQ.  
Bar no. 201112

Signed:

Cecilio A. Pagan Aguirre

Signed:

N/A

US DEPARTMENT OF JUSTICE  
OFFICE OF THE US TRUSTEE  
FEDERICO DEGETAU BLDG.  
ROOM 638 CARLOS CHARDON AVE

02-00726

INTERNAL REVENUE SERVICE  
MERCANTIL PLAZA BLDG.  
9TH FLOOR PONCE DE LEON AVE.  
STOP 27 1/2  
HATO REY PR 00917

JOSE M. GONZALEZ CINTRON ESQ  
UR. LA MERCED  
# 379 RAFAEL LAMAR  
HATO REY PR 00918

AEE  
PO BOX 363508  
SAN JUAN PR 00936-3508

DEPARTMENT OF TREASURY  
PO BOX 9024140  
SAN JUAN PR 00902-4140

ERASMO MALDONADO

FARMERS HOME ADMINISTRATION  
CENTRALIZED SERVICING  
USDA PO BOX 66879  
ST LOUIS MO 63166

MUEBLERIAS BERRIOS  
PO BOX 674  
CIDRA PR 00739-0674

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

02-00726  
CASE NUMBER

IN THE MATTER OF:

CIELO ANGELA ROMAN AYALA

CHAPTER 13

DEBTOR

**NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 13**

Upon the filing of the instant petition, the items checked were not submitted to the Court:

- Signature (Upon filing)
- Master address list (Upon filing)
- Diskette (Upon filing)
- List of creditors (Upon filing)
- Social Security Number and/or Employer ID Number (Upon filing)
- Statement disclosing compensation paid or to be paid to the attorney for the debtor  
Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b), Fed.R Bankr.P.
- Chapter 13 Plan (Must be submitted with the petition or within 15 days Rule 3015) Fed.R Bankr.P.
- Schedules (Must be submitted with the petition or within 15 days)
- Statement of financial affairs (official Form 7)  
(Must be submitted with the petition or within 15 days . Rule 1007 (b) & (c)

You are hereby notified that upon failure to file any of the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

In San Juan, Puerto Rico, this \_\_\_\_\_

JAN 25 2002

BY ORDER OF THIS COURT  
CELESTINO MATTA-MENDEZ

By: \_\_\_\_\_

Deputy Clerk